

**Information to identify the case:**

Debtor 1	<u>Mary D. Indessi</u>	Social Security number or ITIN	<b>xxx-xx-6989</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-20252-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary D. Indessi

5/16/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mary D. Indessi  
 Debtor

Case No. 12-20252-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: May 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2017.

db +Mary D. Indessi, 1439 Oak Avenue Extension, Turtle Creek, PA 15145-1751  
 cr +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 cr +Fay Servicing, LLC, Bankruptcy Department, 939 W North Ave. Ste 680,  
 Chicago, IL 60642-1231  
 13816573 +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500  
 14298254 +Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680,  
 Chicago, Illinois 60642-1231  
 13554573 +HSBC Mortgage Services, Inc., Attn: Stephen J. Tich, Executive VP, 2929 Walden Avenue,  
 Depew, NY 14043-2690  
 13277752 +Leap Auto, Po Box 910620, San Diego, CA 92191-0620  
 13277753 +McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 2080,  
 Philadelphia, PA 19109-1031  
 13364250 VERIZON ONLINE, PO BOX 3243, BLOOMINGTON, IL 61702-3243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2017 01:00:11 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM May 17 2017 00:53:00 Midland Funding LLC by American InfoSource LP as a,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 13277749 +EDI: AFNIRECOVERY.COM May 17 2017 00:53:00 Afni, Inc., Po Box 3427,  
 Bloomington, IL 61702-3427  
 13367585 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM May 17 2017 01:00:44 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13277750 +E-mail/Text: dwattson@fidelitybank.com May 17 2017 01:00:32 Fidelity Bank,  
 100 E English St, Wichita, KS 67202-3759  
 13378364 +EDI: HFC.COM May 17 2017 00:53:00 HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188,  
 EAGAN, MINNESOTA 55121-0188  
 13554572 +EDI: HFC.COM May 17 2017 00:53:00 HSBC Mortgage Services, Inc., Attn: Chad Meintel,  
 POB 21188, Eagan, MN 55121-0188  
 13277751 +EDI: HFC.COM May 17 2017 00:53:00 Hfc, Po Box 3425, Buffalo, NY 14240-3425  
 13394107 EDI: RESURGENT.COM May 17 2017 00:53:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13620438 EDI: AIS.COM May 17 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 13277754 +EDI: SEARS.COM May 17 2017 00:53:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13277755 +EDI: VERIZONEAST.COM May 17 2017 00:53:00 Verizon Pa, 236 E Town St #170,  
 Columbus, OH 43215-4631  
 13277756 +EDI: VERIZONEAST.COM May 17 2017 00:53:00 Verizon Pennsylvania I, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Household Finance Consumer Discount Company  
 cr LSF9 Master Participation Trust  
 13277748 Mary D. Indessi  
 13296811 Mary D. Indessi  
 13296812\* +Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427  
 13296813\* +Fidelity Bank, 100 E English St, Wichita, KS 67202-3759  
 13296814\* +HFC, Po Box 3425, Buffalo, NY 14240-3425  
 13296815\* +Leap Auto, Po Box 910620, San Diego, CA 92191-0620  
 13296816\* +McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 2080,  
 Philadelphia, PA 19109-1031  
 13296817\* +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13296818\* +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
 13296819\* +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTALS: 5, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 22

Date Rcvd: May 16, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2017 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Fay Servicing, LLC	bkgroup@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor	LSF9 Master Participation Trust	pawb@fedphe.com
Kevin T. McQuail	on behalf of Creditor	Household Finance Consumer Discount Company	
ecfmail@mwc-law.com			
Office of the United States Trustee		ustpreregion03.pi.ecf@usdoj.gov	
Paul W. McElrath, Jr.	on behalf of Debtor Mary D. Indessi	ecf@mcelrathlaw.com,	
donotemail.ecfbackuponly@gmail.com			
Peter J. Ashcroft	on behalf of Creditor	Duquesne Light Company	pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com			
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com		

TOTAL: 7